

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

Zachery McCray  
Sabina McCray  
Debtor(s)

Case No. 16 B 28200

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/01/2016.
- 2) The plan was confirmed on 11/21/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 11/19/2018.
- 5) The case was Dismissed on 11/28/2018.
- 6) Number of months from filing to last payment: 27.
- 7) Number of months case was pending: 29.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$34,430.92
Less amount refunded to debtor	\$1,050.00

**NET RECEIPTS:** **\$33,380.92**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$4,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,467.26
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$5,467.26**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Ally Financial	Secured	11,694.00	11,400.67	11,400.67	0.00	0.00
American Anesthesiology of IL LLC	Unsecured	413.00	NA	NA	0.00	0.00
American Credit Bureau	Unsecured	1,715.00	NA	NA	0.00	0.00
American InfoSource LP	Unsecured	1,276.00	1,276.01	1,276.01	0.00	0.00
American InfoSource LP	Unsecured	0.00	187.26	187.26	0.00	0.00
Ashro Lifestyle	Unsecured	598.00	598.32	598.32	0.00	0.00
Capital One Bank	Unsecured	1,353.00	1,353.48	1,353.48	0.00	0.00
Capital One Bank USA NA	Unsecured	641.00	NA	NA	0.00	0.00
City of Chicago Bureau Parking	Unsecured	600.00	NA	NA	0.00	0.00
Commonwealth Edison Company	Unsecured	1,088.00	NA	NA	0.00	0.00
Department Of Education	Unsecured	0.00	19,661.52	19,661.52	0.00	0.00
Department Of Education	Unsecured	71,750.00	57,107.48	57,107.48	0.00	0.00
Dermatology Assoc of NW Indiana	Unsecured	144.00	NA	NA	0.00	0.00
Devon Financial Services Inc	Unsecured	0.00	2,151.53	2,151.53	0.00	0.00
Devon Financial Services Inc	Unsecured	2,639.00	2,012.02	2,012.02	0.00	0.00
First Premier Bank	Unsecured	914.00	NA	NA	0.00	0.00
H-F Medical Associates	Unsecured	66.00	NA	NA	0.00	0.00
HRRG	Unsecured	324.00	NA	NA	0.00	0.00
Illinois Dept of Revenue 0414	Unsecured	0.00	105.90	105.90	0.00	0.00
Illinois Dept of Revenue 0414	Priority	1,467.00	551.38	551.38	551.38	0.00
Illinois Tollway	Unsecured	1,000.00	11,126.20	11,126.20	0.00	0.00
Indiana Surgical Associates	Unsecured	277.00	NA	NA	0.00	0.00
Ingalls Memorial Hospital	Unsecured	150.00	437.62	437.62	0.00	0.00
Ingalls Memorial Hospital	Unsecured	0.00	120.00	120.00	0.00	0.00
IRS Priority Debt	Priority	500.00	NA	NA	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	212.00	212.03	212.03	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	442.00	442.41	442.41	0.00	0.00
Jefferson Capital Systems LLC	Unsecured	817.00	817.79	817.79	0.00	0.00
Midland Funding LLC	Unsecured	610.00	645.52	645.52	0.00	0.00
Midland Funding LLC	Unsecured	260.00	260.43	260.43	0.00	0.00
Midland Funding LLC	Unsecured	1,755.00	1,755.66	1,755.66	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Monroe & Main	Unsecured	0.00	60.23	60.23	0.00	0.00
MRSI	Unsecured	150.00	NA	NA	0.00	0.00
Nicor Gas	Unsecured	0.00	3,678.81	3,678.81	0.00	0.00
Pathology Consultants Inc	Unsecured	107.00	107.38	107.38	0.00	0.00
PEP BOYS 889	Unsecured	411.00	NA	NA	0.00	0.00
Portfolio Recovery Associates	Unsecured	598.00	615.96	615.96	0.00	0.00
Portfolio Recovery Associates	Unsecured	540.00	540.33	540.33	0.00	0.00
Portfolio Recovery Associates	Secured	29,795.92	29,795.92	29,795.92	13,225.97	2,528.67
Quantum3 Group	Unsecured	232.00	232.10	232.10	0.00	0.00
Republic Services #721	Unsecured	344.00	NA	NA	0.00	0.00
Resurgent Capital Services	Unsecured	483.00	453.47	453.47	0.00	0.00
Resurgent Capital Services	Unsecured	491.00	526.12	526.12	0.00	0.00
Total Recovery Service	Unsecured	1,088.00	NA	NA	0.00	0.00
Village of South Holland	Unsecured	600.00	NA	NA	0.00	0.00
Vision Financial Servi	Unsecured	150.00	NA	NA	0.00	0.00
Wells Fargo Bank	Secured	22,335.22	22,335.22	22,335.22	9,715.77	1,891.87
Wow Cable	Unsecured	675.00	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$63,531.81	\$22,941.74	\$4,420.54
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$63,531.81</b>	<b>\$22,941.74</b>	<b>\$4,420.54</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$551.38	\$551.38	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$551.38</b>	<b>\$551.38</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$106,485.58</b>	<b>\$0.00</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$5,467.26</u>
Disbursements to Creditors	<u>\$27,913.66</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$33,380.92</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 02/11/2019

By: /s/ Marilyn O. Marshall

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.